

Attorney Docket No. 47004.000040

Approved Jan 12/21/04

II. Amendment to the Claims:

1. (Previously Amended) A credit card processing system for allowing a cardholder to automatically charge fees to a club, merchant or service provider, comprising:
 - a credit card capable of charging point of sale transactions to be posted on a cardholder's account;
 - said credit card having encoded information thereon that associates the cardholder with a plurality of clubs, merchants or service providers for which automated charges transaction requests are initiated by the card provider without requiring the cardholder or the plurality of clubs, merchants or service providers to submit payment authorization or payment requests to the card provider, for each automated charge;
 - a card issuer database for storing information that identifies the plurality of clubs, merchants, or service providers associated with the cardholder, and that further provides payment information for each associated club, merchant, or service provider;
 - a card processor for performing the automated charge transaction requests which are for payments due by the cardholder to the clubs, merchants, or service providers in consideration for services or goods;
 - the card processor accessing the association information and the payment information in the card issuer database in order to perform the automated charge transactions;
 - the card processor performing the automated charge transaction requests to result in funds being charged to the cardholder's credit account and funds being credited to an account of a third party comprising one or more accounts of the clubs, merchants, and service providers;

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the card issuer database further storing information of at least one partner that is affiliated with the plurality of clubs, merchants, or service providers;

wherein said credit card is affiliated with a predetermined credit network and issuer, and is accepted for purchases anywhere the predetermined credit network is accepted for purchases.

2. (Currently Amended) The credit card processing system of claim 1, wherein said encoded information is of an account number that is correlated by ~~a~~ the credit card processing system to said plurality.

3. (Previously Amended) The credit card processing system of claim 2, wherein said cardholder's account is automatically updated to reflect said automated charges by said credit card processing system.

4. (Previously Canceled)

5. (Currently Amended) A server-based system for processing auto-charges for one or more clubs, merchants or service-providers, comprising:

a server adapted to interface with user systems for receiving applications and enabling processing of auto-charge transactions for credit accounts;

a monetary processor system for processing point of sale transactions submitted over an interchange;

a dues processor system for processing auto-charges;

a database containing information of a plurality of cardholders including information associating specific cardholders with specific clubs, merchants, or service providers, and

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further including information describing charges to be processed automatically for associated clubs, merchants or service-providers;

the server based system initiating the auto-charge transactions on behalf of the cardholders and the plurality of clubs, merchants, or service providers by accessing the association information from the database, such that the plurality of clubs, merchants, or services providers do not have to submit a charge request for each transaction and the cardholder does not have to submit authorization for each transaction;

the auto-charge transactions being processed for payments due by cardholders to clubs, merchants, or service providers in consideration for services or goods;

the auto-charge transactions being processed to result in funds being charged to the cardholder's credit account and funds being credited to an account of a third party comprising one or more accounts of the clubs, merchants, or service providers; and

the database further storing information of at least one partner that is affiliated with the plurality of clubs, merchants, or service providers.

6. (Original) The system of claim 5, further comprising a report processor system for generating reports of account activity.

7. (Original) The system of claim 5, further comprising a transaction processor for accessing said database to determine if a transaction request is to be authorized.

8. (Previously Amended) The system of claim 5, wherein said database further contains information identifying the at least one common partner that is associated with the plurality of clubs, merchants or service-providers.

9. (Original) The system of claim 8, wherein said partner is a branch of the military.

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10. (Original) The system of claim 8, wherein said partner is a university or college.
11. (Original) The system of claim 9, wherein said database contains information identifying one or more installations or bases of said partner.
12. (Previously Amended) The system of claim 9, wherein said database is a fully relational database allowing a cardholder to be transferred from one installation or base to another installation or base so that the cardholder can be associated with clubs, merchants, and service providers available at the new installation or base based on the cardholder's association with clubs, merchants, or service providers at the old installation or base without having to enter all of the new association information.
13. (Previously Amended) A server-based networked system for processing auto-charges for cardholders associated with a plurality of clubs, merchants or service-providers, comprising:
 - a server for receiving applications, processing point of sale transactions and processing auto-charges for a plurality of clubs, merchants or service-providers associated with a plurality of credit account cardholders, wherein the auto-charges comprise transaction requests initiated by the server;
 - a credit card database accessible by the server which associates specific cardholders with specific ones of the plurality of clubs, merchants, and service providers, and which includes auto-charge payment information for associated clubs, merchants, and service providers;
 - the server processing the auto-charges by accessing the association information from the credit card database, the auto-charges comprising payments due by a cardholder to the associated clubs, merchants, or service providers in consideration for services or goods, and

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resulting in funds being charged to the cardholder's credit account and funds being credited to the account of a third party comprising one or more accounts of the clubs, merchants, or service providers;

a plurality of user systems for submitting applications;

a network interfacing said server and said plurality of user systems;

the server initiating the auto-charges such that the plurality of clubs, merchants or service providers are not required to submit a payment request for each auto-charge or the cardholders to submit payment authorization for each auto-charge; and

the database further storing information of at least one partner that is affiliated with the plurality of clubs, merchants, or service providers.

14. (Original) The system of claim 13, wherein at least one of said user systems is located at a military base.

15. (Original) The system of claim 13, wherein at least one of said user systems is located at a university or college.

16. (Previously Canceled)

17. (Previously Amended) A computer-implemented method for providing a credit card system that processes auto-charges on behalf of cardholders and credits clubs, merchants or service providers, comprising:

providing a credit card processing system having a database of cardholder account data;

including in said database information of a plurality of clubs, merchants or service providers agreeing to auto-charging of dues or fees;

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entering data including payment information in said database for an applicant or cardholder associating the applicant or cardholder with a plurality of selected clubs, merchants or service-providers which are to be issued funds automatically without the one or more clubs, merchants or service-providers submitting a payment request for each due or fee and without the cardholder providing payment authorization for each due or fee;

initiating the auto-charge transaction requests by accessing the association data in the database;

issuing the funds automatically by the credit card processing system initiating the auto-charge transaction requests, the transaction requests being for payments due by the cardholder to the associated clubs, merchants, or service providers, in consideration for services or goods, the auto-charge transaction requests resulting in funds being charged to the cardholder's credit account and funds being credited to an account of a third party comprising one or more accounts of the clubs, merchants, or service providers; and

including in said database information associating said plurality of clubs, merchants or service providers with at least one common partner.

18. (Original) The method of claim 17, wherein said step of entering data includes entry of information describing at least one of the frequency and date of the funds to be issued.

19. (Original) The method of claim 18, wherein said step of entering data includes entry of information describing the amount of funds to be issued.

20. (Previously Amended) The method of claim 18, further comprising the step of batch processing a plurality of transaction requests based on said data.

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21. (Previously Amended) A computer-implemented method of automatically processing a series of transaction requests based on information in a database for a plurality of cardholders which describes a plurality of clubs, merchants or service-providers to be paid automatically, comprising:

 a credit card provider periodically searching a database to identify a plurality of cardholders who are to be charged a fee or due by one or more clubs, merchants or service-providers without the one or more clubs, merchants or service-providers submitting a payment request for each fee or due and without the cardholders having to submit payment authorizations for each fee or due;

 the database including information that associates specific cardholders with specific ones of the plurality of clubs, merchants, and service providers, and that further includes payment information;

 generating a batch of transaction requests based on said step of searching, wherein the transaction requests are for payments due by cardholders to associated clubs, merchants, or service providers in consideration for services or goods;

 submitting said batch to a transaction processor; and

 updating the accounts of said plurality of cardholders based on results reported by said transaction processor, the batch resulting in funds being charged to cardholders' credit accounts and funds being credited to one or more accounts of third parties comprising the clubs, merchants, and service providers; and

 wherein said plurality of clubs, merchants or service providers are associated with at least one common partner.

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22. (Original) The method of claim 21, further comprising the step of automatically transferring funds to a club, merchant or service-provider based on said results.
23. (Previously Amended) The method of claim 21, wherein the database includes information associating a base or installation with specific ones of the plurality of clubs, merchants, or service providers, and further comprising the step of automatically transferring funds to the base or installation associated with said plurality of clubs, merchants or service-providers.
24. (Original) The method of claim 22, wherein said club, merchant or service-provider is located on a military base or installation.
25. (Previously Presented) The method of claim 23, wherein at least one club, merchant or service-provider of said plurality of clubs, merchants or service-providers is located on a military base or installation.
26. (Currently Amended) The credit card processing system instrument of claim 1, wherein said encoded information includes account information, and further includes additional information which identifies one or more said plurality of clubs, merchants or service providers for use as an admission pass.
27. (Currently Amended) The credit card processing system instrument of claim 1, wherein the card provider comprises the card issuer, a bank, or combination thereof.
28. (Previously Presented) The system of claim 5, wherein the auto-charges are not submitted through a credit card interchange.

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29. (Previously Presented) The credit card processing system of claim 1, wherein the automated charge transaction requests are submitted as on-us transactions which avoid an interchange.
30. (Previously Presented) The credit card processing system of claim 1, wherein the card provider processes automatic charge transaction requests in batch transactions for a plurality of different cardholders and a plurality of different clubs, merchants, or service providers.
31. (Previously Presented) The system of claim 8, wherein the server adapted to interface with user systems for receiving applications provides information identifying the specific plurality of clubs, merchants or service providers associated with a specific partner so that the cardholder or a cardholder applicant can select one or more of the clubs, merchants, or service providers for auto-charging in one sitting.
32. (Previously Presented) The method of claim 17, wherein the auto-charge transaction requests are submitted as on-us transactions which avoid an interchange.
33. (Previously Presented) The system of claim 5, wherein the database of cardholder information is accessible by a card provider which issues the credit cards, and is further accessible by the partner or a base or installation of the partner such that the partner or base or installation of the partner can make changes to the database for the cardholders associated with that partner.
34. (Previously Presented) The system of claim 13, wherein the database is accessible by a card provider which issues the credit cards, and is further accessible by the partner or a

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base or installation of the partner such that the partner or base or installation of the partner can make changes to the database for the cardholders associated with that partner.

35. (Previously Presented) The method of claim 17, wherein the database is accessible by a card provider which issues the credit cards, and is further accessible by the partner or a base or installation of the partner such that the partner or base or installation of the partner can make changes to the database for the cardholders associated with that partner.

36. (Previously Presented) The method of claim 21, wherein the database is accessible by the card provider which issues the credit cards, and further comprising the step of the partner or a base or installation of the partner accessing the database to make changes for the cardholders associated with that partner or base or installation of the partner.

37. (Previously Presented) The server-based system of claim 5, wherein at least one of the monetary processor system and the dues processor system is adapted to process a transaction submitted by a club, merchant, or service provider, that provides payment against the credit card balance of a particular cardholder.

38. (Previously Presented) The server-based system of claim 13, wherein the server is further adapted to process a transaction submitted by a club, merchant, or service provider, that provides payment against the credit card balance of a particular cardholder.

39. (Previously Presented) The computer-implemented method of claim 17, further comprising the step of processing a transaction submitted by a club, merchant, or service provider, that provides payment against the credit card balance of a particular cardholder.